

# Solos in Minnesota and the United States

This summary outlines key characteristics of solos in Minnesota and the United States. Solos are individuals who, by choice or circumstances, function without the support system traditionally provided by family. Several characteristics have been identified as risk factors for being a solo, including:

- People who live alone
- People who have no spouse or partner
- People without living children or stepchildren
- People whose only child is disabled and lacking the capacity to provide support

Other risk factors for being a solo relate to the nature and extent of support networks with family, friends, and other acquaintances; personality characteristics; and mental health. For example, some individuals may choose not to involve their family as a support system due to challenging family relationships, extreme independence, or mental illness.

For this research, solos are defined as non-institutionalized individuals living alone without a spouse or partner present. The results reported here are based on Wilder Research analysis of data from the 2017 single-year sample and 2012-2016 5-year aggregate sample of the Integrated Public Use Microdata Series of the U.S. Census Bureau American Community Survey. Estimates were assembled separately for three generational cohorts: Generation X (born in 1965-1982), Baby Boomer (1946-1964), and Silent/Greatest (1945 and earlier). Estimates may not capture all segments of the solo population, as the data source for this work does not provide information about solos' family members outside of the household, including adult children; the nature or extent of support networks or friendships; and other characteristics identified as risk factors for being a solo.

## Minnesota's solos

There are more than 500,000 solos in Minnesota, representing 17% of all adults born before 1983. This varies widely by generation, as shown in Figure 1. Ten percent of Generation X is a solo, compared to 31 percent of Silent/Greatest generation. Baby Boomers form the largest share of all solos, representing nearly half of all solos in Minnesota.

### 1. Minnesota solos by generation, 2017 and 2012-16

	N (2017)	Percentage of solos in each generation (2017)	Percentage of each generation that are solos (2012-16)
<b>All solos</b>	<b>516,752</b>	<b>100%</b>	<b>17%</b>
Generation X	120,464	23%	10%
Baby Boomer	239,646	46%	17%
Silent/Greatest	156,642	30%	31%

## Demographics

As a group, large proportions of Minnesota's solos are:

- White (88%),
- Native-born (93%),
- Divorced, Separated, or Widowed (66%),
- Female (57%), and
- High school graduates (92%).

But Minnesota's solos have unique demographic profiles across generations. Differences are notable on characteristics like sex, educational attainment, and marital status.

The share of Minnesota solos who are female tends to increase for older generations. While 38 percent of Generation X solos are female, 53 percent of Boomer solos and 73 percent of Silent/ Greatest solos are female.

By educational attainment, the largest share of Generation X solos are those with a bachelor's degree or higher (39%). Among Silent/Greatest solos, the largest share hold a high school degree or equivalent (41%).

For solos in Generation X, another large distinction tends to be marital status. Nearly 60 percent of Generation X solos have never been married, compared to 27 percent of Boomer solos and 8 percent of Silent/Greatest solos. This means that, for Generation X solos, solo status is likely related to trends in delayed marriage, investment in higher education and career, and being in an earlier stage of the life course.

## Health characteristics

There is limited information available on the health-related characteristics of Minnesota's solos, but this analysis provides some initial information about prevalence of disability and health care coverage.

Overall, about one in four solos in Minnesota has a disability (27%), but this differs across Minnesota's generations of solos. The share of Minnesota solos with a disability increases with age. While 12 percent of Generation X solos have a disability, 23 percent of Boomer solos and 44 percent of Silent/Greatest solos have a disability.

There are notable differences in prevalence of disability types within each generation of solos. The most common disability types are cognitive limitations among Generation X solos (7%) and ambulatory limitations among Boomer and Silent/Greatest solos (13% and 27%, respectively). Silent/Greatest generation solos also have a high prevalence of independent living limitations and hearing limitations (19% and 18%, respectively).

The vast majority of Minnesota's solos have health care coverage, with four percent of solos lacking any coverage. In general, younger generations of solos are more likely to have private health care coverage, mostly through an employer or union. For older generations, there is greater uptake of public sources, namely Medicare.

Health care coverage rates are highest among Minnesota's oldest generation of solos, with an effective coverage rate of 100 percent for Silent/Greatest solos. This is due to widespread coverage by Medicare. Eighty-eight percent of Generation X solos and 93 percent of Boomer solos have health care coverage, mostly through an employer or union.

## Economic characteristics

In considering the economic characteristics of Minnesota's solos, it is important to draw distinctions between generations, especially related to employment and income.

Labor force participation is highest for Minnesota's youngest solos and declines for older generations. Ninety percent of Generation X solos are active in the labor force, while 90 percent of Silent/ Generation solos are not in the labor force. Among those who are in the labor force, full-time work is most common among younger solos, while part-time and/or part-year work is more common among the oldest generation of solos.

Median annual income is highest among Generation X solos and decreases for older generations. Across all sources of income, wages and salary tend to provide the highest average annual source of income for Minnesota's solos. Wage and salary income is the most common source of income among both Generation X and Boomer solos. Eighty-seven percent of Generation X solos and 63 percent of Boomer solos receive wage and salary income, with annual averages of \$44,300 and \$35,500, respectively.

Only 11 percent of Silent/Greatest solos receive wage and salary income, at an annual average of \$23,300. For this oldest generation of solos, the most common source of income is Social Security. Ninety-three percent of solos receive Social Security income, at an average of \$14,600 per year.

Measures of poverty status help supplement our understanding of Minnesota solos' economic well-being. Poverty status is determined through a set of dollar value thresholds that vary by family size and composition. In 2017, the federal poverty threshold was roughly \$12,500 for an adult under 65 years living alone and \$11,500 for an adult age 65 years and over living alone. Poverty is used to describe individuals with incomes at or below these thresholds; low income is used to describe individuals with incomes at or below 200 percent of these thresholds.

Overall, about one in six solos in Minnesota lives at or below the poverty threshold. Poverty rates vary slightly across generations of solos, as depicted in Figure 2, with no steady upward or downward trend for solos in older generations. But there is an upward trend in the share of Minnesota's solos who are low income for older generations. While 25 percent of Generation X solos are low income, double the share of Silent/Greatest generation solos are low income.

## 2. Poverty and low income among Minnesota solos by generation, 2012-16

	Poverty (100% of poverty)	Low income (200% of poverty)
Generation X	13%	25%
Baby Boomer	18%	37%
Silent/Greatest	16%	50%

Note. The Census Bureau uses a set of dollar value thresholds that vary by family size and composition to determine who is in poverty. Poverty describes those individuals with incomes at or below 100 percent of the poverty threshold; low income describes those individuals who are at or below 200 percent of the poverty threshold. In 2017, the federal poverty threshold was roughly \$12,500 for an adult under 65 years living alone and \$11,500 for an adult age 65 years and over living alone.

## Housing characteristics

The highlights below provide context around solos' housing and tenure, expenses, access to technologies, and transportation.

About half of Minnesota's Generation X solos own their homes (51%), while homeownership rates among Boomer and Silent/Greatest solos are higher (65% and 62%, respectively). The slight decline in homeownership among Silent/Greatest solos, compared to Boomer solos, may signal a slight shift toward renting at older ages. The larger difference between homeownership rates of Generation X solos, compared to Boomer and Silent/Greatest solos, may point to differences in life course stages. But these differences may also signal barriers to homeownership for younger solos, especially related to housing affordability.

Indeed, monthly owner costs tend to be much lower for solos in older generations. While average monthly owner costs are \$1,150 for Generation X solos, owner costs average around \$820 for Boomer solos and \$490 for Silent/Greatest solos. For solos who rent their home, costs are approximately even across the three generations:

- \$770 for Generation X solo renters
- \$690 for Boomer solo renters
- \$780 for Silent/Greatest solo renters

Even though owner costs are lower for older generations of solos – and a greater share of solos in these older generations own their home – the share of solos paying too much for housing tends to increase for older generations. Nearly half of Silent/Greatest solos pay 30 percent or more of their income toward housing expenses (48%), while 37 percent of Generation X solos and 41 percent of Boomer solos pay too much for housing.

The length of time that solos have resided in their current home varies by generation. Younger solos tend to be more mobile, with more than a quarter of Generation X solos having lived in their home for a year or less (28%). About a quarter of Generation X solos have lived in their home for 10 years or longer, compared to 53 percent of Boomer solos and 61 percent of Silent/ Greatest solos.

Aspects of social connectedness and personal safety can be captured, to a partial extent, through measures of access to a variety of household technologies. More than half of Minnesota’s solos have access to the following household technologies:

- Telephone (97%)
- Laptop, desktop, or notebook computer (60%)
- Internet (72%)
- Smartphone (57%)

For this analysis, estimates of access to household technology are not available by generation because most of these questions have only recently been added to the American Community Survey.

Similarly, access to destinations can be captured, to a limited extent, through measures of the availability of vehicles. Access to a vehicle is lower for Minnesota’s oldest solos. About one in four Silent/Greatest solos do not have access to a vehicle (27%). In contrast, 14 percent of solos in the Generation X and Boomer generations do not have access to a vehicle.

## Compared to solos nationwide

Minnesota’s solos differ from solos nationwide on a number of characteristics, but most of these differences tend to be slight. There are some notable differences, however, that are worth highlighting related to race and ethnicity, educational attainment, health care coverage, and economic well-being.

### Race and ethnicity

Compared to national demographics, a greater share of Minnesota’s overall population is non-Hispanic white. This is also the case with solos. A smaller share of Minnesota’s solos identify as people of color, compared to solos nationwide (12% and 28%, respectively). In particular, there are comparatively smaller shares of black and Hispanic solos in Minnesota than nationally.

### Educational attainment

On measures of high school completion, solos in Minnesota have higher levels of educational attainment than solos nationwide. Ninety-two percent of Minnesota solos have at least a high school degree, compared to 88 percent of solos nationwide. Differences in this measure of educational attainment are also evident for Boomer and Silent/Greatest solos, as shown in Figure 3.

#### 3. Solos with at least a high school degree by generation, Minnesota and U.S., 2012-16

	Minnesota	U.S.
Generation X	94%	92%
Baby Boomer	94%	89%
Silent/Greatest	85%	80%

But solos in Minnesota and nationwide are similar on a slightly different measure of educational attainment – the share of solos with a bachelor’s degree or higher. Statewide and nationally, 29 percent of all solos have at least a bachelor’s degree. Differences in educational attainment within each generation – outlined in Figure 4 – are not statistically significant.

**4. Solos with at least a bachelor’s degree by generation, Minnesota and U.S., 2012-16**

	Minnesota	U.S.
Generation X	39%	39%
Baby Boomer	29%	29%
Silent/Greatest	20%	21%

## Health care coverage

A greater share of Minnesota’s solos have health care coverage than solos nationwide. This is due to higher rates of both private and public coverage among Minnesota’s solos than among solos nationwide. Sixty-nine percent of solos statewide have private health coverage from employers, unions, direct purchase, and/or TRICARE (comprehensive health care coverage for uniformed service members, retirees, and their families), compared to 63 percent nationwide. Sixty-two percent of Minnesota solos have public health care coverage from Medicare, Medicaid, and Veterans Administration (VA) health care, compared to 59 percent nationwide.

Both in Minnesota and nationwide, the top sources of health care coverage for Generation X solos are employer/union private coverage (64% and 61%, respectively) and Medicaid public coverage (14% and 11%, respectively). For both of these sources of coverage, greater shares of Minnesota solos are covered than solos nationwide.

The top sources of health care coverage for Boomer solos, both statewide and nationwide, are employer/union private coverage (50% and 48%, respectively) and Medicare (27% and 30%, respectively). The share of Minnesota’s Boomer solos with employer/union health coverage is statistically higher than nationwide, while the share of Minnesota’s Boomer solos with Medicare coverage is statistically lower.

Medicare is the largest provider of health care coverage for Greatest/Silent solos statewide and nationwide, with effectively all solos in this generation covered by Medicare. Direct purchase, private coverage is the second largest source of coverage for this generation, and here we see a large difference in the share of solos with this type of coverage: 56 percent of Greatest/Silent solos in Minnesota have purchased private coverage directly, compared to 38 percent nationwide.

## Economic well-being

Overall median household income tends to be higher among Minnesota’s solos, compared to solos nationwide (\$32,400 and \$30,100, respectively). This is, in large part, related to labor force participation. A greater share of Minnesota’s solos are active in the labor force and therefore receive wage and salary income, which tends to provide the largest annual average income across all income sources.

## Methodology and definitions

The results reported here are based on Wilder Research analysis of data from the 2017 single-year sample and 2012-2016 5-year aggregate sample of the Integrated Public Use Microdata Series of the U.S. Census Bureau American Community Survey. The full citation for this data source appears in the references below.

The analysis was limited to individuals in three generational cohorts:

- Generation X (born in 1965-1982)
- Baby Boomer (1946-1964)
- Silent/Greatest (1945 and earlier)

## Definitions

Definitions below are provided to help clarify terminology used in this summary.

### *Disability and disability types*

The American Community Survey (ACS) identifies serious difficulty in four basic areas of functioning: vision, hearing, ambulation, and cognition. The ACS also includes two questions to identify people with difficulties that might impact their ability to live independently.

- Hearing limitations: Respondents were asked if they were “deaf or... [had] serious difficulty hearing.”
- Vision limitations: Respondents were asked if they were “blind or... [had] serious difficulty seeing even when wearing glasses.”
- Limitations in cognitive functioning: Respondents were asked if due to a physical, mental, or emotional condition, they had “serious difficulty concentrating, remembering, or making decisions.”

Ambulatory limitations: Respondents were asked if they had “serious difficulty walking or climbing stairs.”

- Self-care limitations: Respondents were asked if they had “difficulty dressing or bathing.”
- Independent living limitations: Respondents were asked if due to a physical, mental, or emotional condition, they had difficulty “doing errands alone such as visiting a doctor’s office or shopping.”

Respondents who reported any one of the six disability types listed above are considered to have a disability.

### ***Housing cost burden***

Households paying 30% or more of their gross income for housing are considered to be cost-burdened. Housing costs for homeowners include payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Housing costs for renters include contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else).

### ***Poverty status***

The Census Bureau uses a set of dollar value thresholds that vary by family size and composition to determine who is in poverty. In 2017, the federal poverty threshold was roughly \$12,500 for an adult under 65 years living alone and \$11,500 for an adult age 65 years and over living alone. Poverty thresholds vary slightly depending on the month in which the respondent was interviewed.

## **References**

Steven Ruggles, Sarah Flood, Ronald Goeken, Josiah Grover, Erin Meyer, Jose Pacas, and Matthew Sobek. IPUMS USA: Version 8.0 [dataset]. Minneapolis, MN: IPUMS, 2018.

<https://doi.org/10.18128/D010.V8.0>

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### **For more information**

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February 2019